

United States Bankruptcy Court
Northern District of Ohio

In re:
Corey Daniel Beckham
Raquel Elizabeth Beckham
Debtors

Case No. 13-15201-jps
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1

User: admin
Form ID: 234a

Page 1 of 2
Total Noticed: 40

Date Rcvd: Oct 30, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 01, 2013.

db/db +Corey Daniel Beckham, Raquel Elizabeth Beckham, 180 College Park Dr., Apt. V10,
Elyria, OH 44035-1550
22480490 +ARS Account Resolution, 1801 NW 66th Avenue, Suite 200, Plantation, FL 33313-4571
22480489 +Amherst Hospital, 254 Cleveland Avenue, Amherst, OH 44001-1699
22480492 +Brightwater Capital, LLC, 850 Concourse Pkwy S., Suite 120, Maitland, FL 32751-6144
22480493 +Business Revenue Systems Inc, P.O. Box 13077, Des Moines, IA 50310-0077
22480494 +Cach Llc/Square Two Financial, Attention: Bankruptcy, 4340 South Monaco St., 2nd Floor,
Denver, CO 80237-3408
22480499 Citicorp Trust Bank, P.O. Box 22060, Tempe, AZ 85285-2060
22480500 +Cleveland Clinic, Customer Service Dept., 9500 Euclid Avenue, Cleveland, OH 44195-0001
22480502 +Comenity Bank/Value City/WFNNB, Attn: Bankruptcy, P.O. Box 182685, Columbus, OH 43218-2685
22480504 +EMH Regional Medical Center, 630 East River Street, Elyria, OH 44035-5902
22480503 +Emergency Professional Services, Akron Billing Center, 2620 Ridgewood Road, Suite 300,
Akron, OH 44313-3500
22480505 +First Credit, 3250 W. Market Street, Akron, OH 44333-3321
22480509 +Goldkey Credit, P. O. Box 15670, Brooksville, FL 34604-0122
22480510 HRRG, P.O. Box 189053, Fort Lauderdale, FL 33318-9053
22480512 +HSBC/Capital One/Orchard, Capital One Bank (USA) N.A., P.O. Box 30285,
Salt Lake City, UT 84130-0285
22480514 +Medl 02 St John Med Cntr Sp Ou, c/o Firstcredit, Attn: Bankruptcy Department,
P.O. Box 630838, Cincinnati, OH 45263-0838
22480515 +Ncep Llc, 3715 Davinci Ct., Suite 200, Norcross, GA 30092-2670
22480516 +Physicians Link Center, Inc., Akron Billing Center, 2620 Ridgewood Road, Suite 300,
Akron, OH 44313-3500
22480517 +ProBill, P.O. Box 2078, Huntington, WV 25720-2078
22480518 +RBA, P.O. Box 385, Lorain, OH 44052-0385
22480520 +School Employees Lorain Co. CU, 340 Griswold Rd., Elyria, OH 44035-2301
22480521 +St. John Medical Center, P.O. Box 221278, Beachwood, OH 44122-0996
22480522 U. S. Dept. of Education, Direct Loan Servicing Center, P.O. Box 5609,
Greenville, TX 75403-5609
22480523 +United Collections Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501
22480501 +college park townhomes, 180 college park dr., apt v10, elyria, OH 44035-1550

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: QLAHELBLING.COM Oct 30 2013 22:08:00 Lauren A Helbling, 1370 Ontario St, #450,
Cleveland, OH 44113-1744
22533086 EDI: PHINAMERI.COM Oct 30 2013 22:08:00 Americredit Financial Services, Inc., PO Box 183853,
Arlington TX 76096
22480491 EDI: ATTWIREBK.COM Oct 30 2013 22:08:00 AT&T, P.O. Box 5080, Carol Stream, IL 60197-5080
22480488 +EDI: ALLIANCEONE.COM Oct 30 2013 22:08:00 Allianceone, 1684 Woodlands Dr., Suite 150,
Maumee, OH 43537-4026
22480494 +EDI: STFC.COM Oct 30 2013 22:08:00 Cach Llc/Square Two Financial, Attention: Bankruptcy,
4340 South Monaco St., 2nd Floor, Denver, CO 80237-3408
22480495 +E-mail/Text: COAFINTERNALBKTEAM@CAPITALONEAUTO.COM Oct 30 2013 22:19:43
Capital One Auto Finance, 3905 N Dallas Pkwy, Plano, TX 75093-7892
22480496 +EDI: CAPITALONE.COM Oct 30 2013 22:08:00 Capital One, N.A., Capital One Bank (USA) N.A.,
P.O. Box 30285, Salt Lake City, UT 84130-0285
22480497 +E-mail/Text: cashamerica@nuvox.net Oct 30 2013 22:12:26 Cash Land, 17 Triangle Park,
Cincinnati, OH 45246-3411
22480498 +EDI: CHASE.COM Oct 30 2013 22:08:00 Chase, Card Services, P.O. Box 15298,
Wilmington, DE 19850-5298
22480506 +EDI: RMSC.COM Oct 30 2013 22:08:00 GECRB/CCA, 950 Forrer Blvd, Kettering, OH 45420-1469
22480507 +EDI: RMSC.COM Oct 30 2013 22:08:00 GECRB/HH Gregg, Attention: Bankruptcy,
P.O. Box 103104, Roswell, GA 30076-9104
22480508 +EDI: PHINAMERI.COM Oct 30 2013 22:08:00 GM Financial, P.O. Box 181145,
Arlington, TX 76096-1145
22480511 +EDI: CAPITALONE.COM Oct 30 2013 22:08:00 HSBC/Capital One/Best Buy, P.O. Box 5253,
Carol Stream, IL 60197-5253
22480513 +EDI: CBSKOHLS.COM Oct 30 2013 22:08:00 Kohls/Capone, N56 W. 17000 Ridgewood Dr.,
Menomonee Falls, WI 53051-7096
22480519 +EDI: SALMAESERVICING.COM Oct 30 2013 22:08:00 Sallie Mae, P.O. Box 9500,
Wilkes Barre, PA 18773-9500
22480524 +EDI: AFNIVZWIRE.COM Oct 30 2013 22:08:00 Verizon, Attn: Bankruptcy Dept., P.O. Box 3397,
Bloomington, IL 61702-3397

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr AmeriCredit Financial Services, Inc.
cr Capital One Auto Finance

District/off: 0647-1

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22480487 ##Alexandria Vaneck Co., LPA, 5660 Southwyck Boulevard, Suite 110, Toledo, OH 43614-1597
TOTALS: 2, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 01, 2013

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 30, 2013 at the address(es) listed below:

Alison Anne Gill on behalf of Creditor Capital One Auto Finance alison.gill@ohiolaws.com,
sara.weaver@ohiolaws.com
Jerry R. Howard on behalf of Creditor AmeriCredit Financial Services, Inc.
bankruptcies@gernerlaw.com
Lauren A Helbling lauren@helblinglpa.com, rrosalin1969@gmail.com;lhelbling@ecf.epiqsystems.com
William J Balena on behalf of Debtor Corey Daniel Beckham docket@ohbksource.com
William J Balena on behalf of Debtor Raquel Elizabeth Beckham docket@ohbksource.com
TOTAL: 5

Northern District Of Ohio
United States Bankruptcy Court
Howard M. Metzenbaum U.S. Courthouse
201 Superior Avenue
Cleveland, OH 44114-1235

In re:

Corey Daniel Beckham
Raquel Elizabeth Beckham
fka Raquel Elizabeth Gamble-

Case No.: 13-15201-jps

Chapter: 7

Address:

180 College Park Dr., Apt. V10
Elyria, OH 44035

Last four digits of Social Security No.:

xxx-xx-1897
xxx-xx-5163

**DISCHARGE OF DEBTOR
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: October 30, 2013
Form ohnb234

/s/ Jessica E. Price Smith
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharge Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.